

**Information to identify the case:**

Debtor 1 Jessica Vizer  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2  
(Spouse, if filing) \_\_\_\_\_  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Social Security number or ITIN xxx-xx-3025  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

United States Bankruptcy Court **Northern District of Illinois**

Case number: **16-32755**

**12/15**

**Order of Discharge**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jessica Vizer

January 9, 2017

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jessica Vizer  
Debtor

Case No. 16-32755-JPC  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 21

Date Rcvd: Jan 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2017.

db +Jessica Vizer, 2078 N 17th Ave, #2B, Melrose Park, IL 60160-1312  
24994707 +Belmont Bank and Trust, 8250 W Belmont Ave, Chicago, IL 60634-2809  
24994699 +City of Chicago - Parking and red Light Tickets, 121 N. LaSalle Street, Chicago, IL 60602-1232  
24994701 ComEd, 3 Lincokln Ctre, c/o Sabrina Copelan, Villa Park, IL 60181  
24994702 +Comcast, 11621 E. Marginal Way # 5, Bankruptcy Dept, Seattle, WA 98168-1965  
24994690 +DEPT OF EDUCATION/NELN s/o Lynne Benson, 121 S 13TH ST, LINCOLN, NE 68508-1904  
24994697 +Escobar, Felicitas, c/o BEAULIEU LAW OFFICES, 5339 W BELMONT AV, Chicago, IL 60641-4104  
24994689 GREATER SUBURBAN ACCEP, 3230-0 PEACHTREE, NORCROSS, GA 30092  
25003866 +Orion, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
24994698 +Village of Schiller Park, 9526 W Irving Park Rd, Schiller Park, IL 60176-1984

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BIBODENSTEIN.COM Jan 10 2017 00:58:00 Ira Bodenstein,  
Shaw Fishman Glantz & Towbin LLC, Towbin LLC, 321 N Clark Street Suite 800,  
Chicago, IL 60654-4766  
24994700 +EDI: ATTWIREBK.COM Jan 10 2017 00:58:00 AT&T, PO Box 105262, Atlanta, GA 30348-5262  
24994706 +EDI: AAE0.COM Jan 10 2017 00:58:00 Aarons, 7311 S. Ashland, Chicago, IL 60636-4052  
24994703 EDI: AISTMBL.COM Jan 10 2017 00:58:00 TMobile, P.O. Box 742596, Cincinnati, OH 45274  
24994695 +E-mail/Text: gtederl@jdbyrider.com Jan 10 2017 01:33:42 CNAC GLENDALE HEIGHTS,  
800 North Avenue, Glendale Heights, IL 60139-3503  
24994692 +EDI: JEFFERSONCAP.COM Jan 10 2017 00:58:00 FIRST PREMIER BANK, PO Box 7999,  
c/o Stephen Dirksen, Saint Cloud, MN 56302-7999  
24994694 +E-mail/Text: clientservices@northwestcollectors.com Jan 10 2017 01:32:46 NW COLLECTOR,  
3601 ALGONQUIN RD SUITE 232, ROLLING MEADOW, IL 60008-3143  
24994704 EDI: NEXTEL.COM Jan 10 2017 00:58:00 Sprint Corp, PO Box 7949 Attn: Bankruptcy Dept,  
c/o Jake Rattmann, Overland Park, KS 66207  
24994705 +EDI: VERIZONWIRE.COM Jan 10 2017 00:58:00 VERIZON, NATIONAL RECOVERY P.O. BOX 26055,  
MINNEAPOLIS, MN 55426-0055  
24994696 E-mail/Text: vci.bkcy@wvcredit.com Jan 10 2017 01:33:40 VW CREDIT, 2333 WAUKEGAN RD,  
DEERFIELD, IL 60015  
24994693 +EDI: BLUESTEM Jan 10 2017 00:58:00 WEBBANK/FINGERHUT, 6250 RIDGEWOOD RD,  
SAINT CLOUD, MN 56303-0820

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
24994691\* +EDI: DEPT OF EDUCATION/NELN s/o Lynne Benson, 121 S 13TH ST, LINCOLN, NE 68508-1904  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2017 at the address(es) listed below:

Ira Bodenstein iratrustee@shawfishman.com, IL29@ecfcbis.com;cowens@shawfishman.com  
Janna L Quarless on behalf of Debtor 1 Jessica Vizer jquarless@semradlaw.com,  
ilnb.courtview@SLFCourtview.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Yisroel Y Moskovits on behalf of Debtor 1 Jessica Vizer imoskovits@semradlaw.com,  
ilnb.courtview@SLFCourtview.com

TOTAL: 4